

BALANCE SHEET

For the perio I Date 31/03/2017

Code	LIABILITIES AND CAPILAL	Note	Amount	
			for this	period before
I	Debt Payable to other Banks and Financial Institution		87,688.81	53,684.19
	1. Demand deposits		4,680.95	4,872.81
	2. Fixed deposits		83,007.86	48,811.38
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
II	II. Debt Payable toCustomers		1,951,782.53	1,873,690.43
	1. Demand deposits		765,084.36	784,003.38
	2. Fixed deposits		1,186,695.40	1,089,680.41
	3. Other debt Payable to Customer		2.77	6.64
III	Securities Sold under repurchased agreement		-	-
IV	Debt Payable related issuing Securities		-	-
V	Others liabilities		60,195.83	50,758.33
	1. Accrued Interest and Other Accounts payable		47,184.14	39,338.32
	2. Head Office / branches		-	-
	3. Others		13,011.69	11,420.01
VI	Capital and its Similar		384,691.02	387,910.50
	1. Registered Capital		404,666.10	404,666.10
	2. share's Premium		(39,757.05)	(39,757.05)
	3. Legal Reserve		2,045.32	2,045.32
	4. Reserve for Expansion Businees		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		23,671.96	23,671.96
	7. Foreign currency valuation		(3,125.94)	(1,095.31)
	8. Provisions under BOL Regulations		7,165.17	6,471.71
	9. Retained Earning (+/-)		(16,218.65)	(16,218.65)
	10. Retained Earning		-	-
	11. Result in Instance of approval (+/-)		6,060.72	-
	12. Result of the year (+/-)		(367.13)	7,575.90
	13. Sabvention and allocated Funds		-	-
	14. Subordinated debts		-	-
Total liabilities and Equity			2,484,358.16	2,366,043.43

Vientiane Capital, Lao P.D.R, Date 10/04/2017

Prepared

Accounting Division

Internal Audit Division






BALANCE SHEET

For the perio I Date 31/03/2017

Code	ASSETS	Note	Amount	
			for this	period before
I	Cash and Nostro Accounts with Central Bank		718,488.87	614,625.37
	1. Cash and equivalents cash		212,582.03	202,848.83
	2. Demand deposits		390,203.44	298,319.07
	3. Fixed deposits		115,703.40	113,457.47
II	Amount Due from other Banks		119,376.83	211,377.94
	1. Demand deposits		119,376.83	181,377.94
	2. Fixed deposits		-	30,000.00
	3. Loan, and Advances - Net		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in Securities Net		4,300.00	4,300.00
	1. Trading Security		4,300.00	4,300.00
	2. Available for sale Security		-	-
	3. Investment Security		-	-
V	Loan, and advance, to Customer - Net		1,381,841.99	1,278,821.61
VI	Investment in Subsidiaries, joint venture, and holdings Securities at Stocks Institution		-	-
VII	Leasing and Finance -Lease		-	-
VIII	Fixed Assets, Net		201,651.74	203,092.11
	1. Fixed Assets under Purchasing or Consturcting		3,651.29	1,643.52
	2. In- tangible Assets		266,410.78	264,099.19
	3. Tangible Assets		(68,410.33)	(62,650.60)
IX	Registered Capital deposited not deposited		-	-
X	Others Assets		58,698.73	53,826.40
	1. Accrued interest Income and Other Accounts Receivable		24,225.54	21,947.63
	2. Head Office / branches		37.60	-
	3. Others		34,435.59	31,878.77
Total Assets			2,484,358.16	2,366,043.43

Vientiane Capital, Lao P.D.R, Date 10/04/2017

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Accounting Division

Internal Audit Division

Manager Director



STATEMENT OF INCOME

For the perio I Date 31/03/2017

Code	Item	Note	Amount	
			for this	period before
	A. Operating Incomes and Expenses			
1	+ Interest Income and its equivalent		34,327.75	106,583.65
	1.1 Interest and its equivalent from Inter banks		854.89	3,789.91
	1.2 Interest and its equivalent from Customer		33,472.86	102,793.74
	1.3 Interest for Securities purchased under resale agreement		-	-
	1.4 Interest and its equivalent from Investment in Securities		-	-
	1.5 Other Interest		-	-
2	- Interest Expenses and its equivalent		22,172.63	72,117.82
	2.1 Interest Expenses and its equivalent on inter bank		490.56	3,166.55
	2.2 Interest Expenses and its equivalent on Customer		21,590.82	68,925.44
	2.3 Interest Expenses on Securities sold under repurchased agreement		91.25	25.83
	2.4 Interest Expense on Certificates of deposit		-	-
	2.5 Interest and Interest Equivalent		-	-
3	+/- Gain(or loss) on trading Gold and other precious metals		-	-
	I. Incomes - Expense Interest margin		56,500.38	178,701.47
4	4. Incomes from leasing and lease available to buy		17.52	120.02
5	5. Expenses on leasing and Lease available to buy		-	-
6	6. Incomes from rent		-	-
7	7. Expenses on rent		-	-
8	8. Expenses from Capital and from stock holders		-	280.00
9	9. Incomes from Commissions and financial Services		11,033.65	57,215.75
10	10. Expenses Commissions and financial Services		2,493.95	8,322.70
11	11. Profit or loss on Trading Security		-	-
12	12. Profit or loss from Security Available for sale		-	-
13	13. Net Profit or loss on foreign Exchange		394.96	3,936.48
14	14. Net Profit or loss on trading Conditional Instrument		-	-
	II. Net Operating Income		70,440.46	248,576.42
	+ Income and expenditure			
15	15. Other operating Incomes		18,651.32	44,809.43
16	16. Administration Expenses		15,704.71	63,816.02
	16.1 Employee Expenses		8,799.35	34,377.97
	16.2 Other Administrative Expenses		6,905.35	29,438.04
17	17. Amortization and depreciation expenses tangible and intangible fixed assets		5,764.95	17,347.95
18	18. Other Operating Expense in Business		18,673.91	43,919.95
19	19. Net Income or Expenses on Revaluation Debt and off- B/S items		548.82	17,961.89
	19.1 Depreciation on debt and Debt Payable		265.50	8,903.43
	19.2 Reverse depreciation on debt and income from write off Debt		283.32	9,058.46
20	20. Net Income or Expenses to change fixed financial valuable		-	-
	III. Incomes and Expenses		59,343.71	187,855.24
	IV. Item Extraordinary before Result		11,096.75	60,721.18
21	21. Income taxes		-	-
	VI. Resulting in net		(367.13)	7,575.90

22	22. Changes in additional funds from asset valuation		23,671.96	23,671.96
23	23. Profit (loss) from valuation of securities for sale		-	-
24	24. Tax profits arising from elements outside business income		-	-
Total profit (loss) in Business Net (22+23+24)			23,671.96	23,671.96

Vientiane Capital, Lao P.D.R, Date 10/04/2017

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Accounting Division

Internal Audit Division



STATEMENT OF CASH FLOWS

For the perio I Date 31/03/2017

Code	Item	Note	Amount	
			for this	period before
	A. Cash flow from business operation		6,060.72	-
1	+/- Net benefit or loss in year		6,060.72	-
	* Repricing item of benefit or loss balance as cash for income - expense		6,740.70	77,766.24
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		5,764.95	17,347.95
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		(11.28)	224.50
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		633.58	1,609.89
8	+ Loss from sale of fixed assets (including software. C. US money)		(62,645.38)	(45,302.65)
9	+/- Benefit from fixed asset sale (include financial fixed asset)		-	-
10	- Income equity from basic support fund		-	-
11	+/- Changes in receivable interest items and other expense items		10,833.36	9,783.46
12	+/- Changes in receivable interest items and other income items		47,184.14	39,338.32
13	Profits from foreign		4,981.32	54,764.78
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)		12,801.42	77,766.24
	* Changes (increase or decrease) in revolving assets		-	-
14	+/- Fixed deposits at Central Bank		-	-
15	+/- Fixed deposits in other banks		-	30,000.00
16	+/- Fixed deposit in CB and FI		1,392,604.39	1,288,229.49
17	+/- Asset purchase with resale agreement		-	-
18	+/- Assets for commerce		4,300.00	4,300.00
19	+/- Assets for sale		-	-
20	+/- Money for loan and advance for customer		1,374,676.68	1,275,717.76
21	+/- Other assets		18,398.30	17,608.26
	II. Net cash flow from changes in revolving liabilities (12 to 17)		2,753,182.77	2,580,638.99
	* Changes (increase or decrease) in revolving assets		-	-
22	+/- Fixed deposit of CB and FI		-	-
23	+/- Other accounts to send to other banks		1,183.20	707.18
24	+/- Debt to pay for customer		1,951,782.54	1,873,690.43
25	+/- Asset sale with repurchase agreement		-	-
26	+/- Other liabilities		13,007.46	11,416.92
	III. Cash flow from changes in revolving liabilities (18 to 21)		1,965,973.20	1,885,814.53
	IV. Net cash flow from business operation (I + II + III)		4,731,957.39	4,544,219.76
	B. Cash flow from investment activities		-	-
27	+/- Increase or decrease in investment assets		-	-
28	+/- Increase or decrease in investment as group enterprise, joint venture company		-	-
29	+/- Increase or decrease in fixed assets		270,062.07	265,742.71
	V. Net cash flow from investment activities (22 to 24)		270,062.07	265,742.71
	C. Cash flow from earning activities		-	-
30	+/- Increase or decrease in the loan		-	-
31	+/- Increase or decrease in the share distribution		1,497.41	1,812.58
32	+ Integrated capital to receive in year		404,666.10	404,666.10

33	+ Dividend	-	-
	VI. Net cash flow from earning activities (25 to 27)	406,163.51	406,478.68
	VII. Increase or decrease of ash and cash equivalent (IV + V + VI)	5,408,182.97	5,216,441.15
	Cash and cash equivalents at the end of the year	-	-
34	Cash and cash equivalent	-	-
	Cash and cash equivalents remaining end	-	-
35	Cash and cash equivalent	207,372.90	197,320.28

Vientiane Capital, Lao P.D.R, Date 10/04/2017

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Accounting Division



Internal Audit Division


